150

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APR 2 9 2005 S

In re Application of:

Moriyasu SUMI, et al. Attorney Docket Number: 108390-00050

Serial Number: 10/617,701 Confirmation Number: 3713

Filed: July 14, 2003 Art Unit: 3629

For: LOAN ASSET MANAGING SYSTEM AND LOAN ASSET MANAGING

METHOD, AND RECORDING MEDIUM AND COMPUTER PROGRAM

PRODUCT THEREFOR

## **INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

VA 22313-1450 Date: April 29, 2005

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the information items listed on the attached PTO/SB/08a and PTO/SB/08b. Unless otherwise indicated herein, one copy of each item is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the items be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

merits	This Information Disclosure Statement is being filed (a) within three months the U.S. filing date, OR (b) before the mailing date of a first Office Action on the erits in the present application, OR (c) accompanies a Request for Continued camination. No certification or fee is required.						
2. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance.							
	a. I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(1).						
	b. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement 37 CFR §1 97(e)(2)						

	c. Check number in the amount of \$180.00 in payment of the fee under 37 CFR §1.17(p). Please charge any fee deficiency or credit any overpayment to Deposit Account Number 01-2300 as needed to ensure consideration of the disclosed information.						
3. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. Applicants hereby petition that the Information Disclosure Statement be considered. Attached is our check number in the amount of \$180.00 in payment of the petition fee under 37 CFR §1.17(i)(1). Please charge any fee deficiency or credit any overpayment to Deposit Account Number 01-2300 as needed to ensure consideration of the disclosed information.							
	a. I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(1).						
	b. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(2).						
	The references were cited during prosecution of a foreign application. A copy n English language translation of the Office Action are attached for the iner's information.						

Respectfully submitted,

Charles M. Marmelstein Registration Number 25,895

Customer Number 004372 ARENT FOX PLLC 1050 Connecticut Avenue, NW Suite 400 Washington, DC 20036-5339 Telephone: (202) 857-6000

Fax: (202) 638-4810

CMM:cs

Enclosures: PTO/SB/08a, PTO/SB/08b, Office Action, References (2)

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Substitute for form 1449A/PTO Complete if Known Application Number 10/617,701 INFORMATION DISCLOSURE Filipa Date July 14, 2003 STATEMENT BY APPLICA First Named Inventor Moriyasu SUMI, et al. Form PTO/SB/08a Art Anit 3629 **Examiner Name** 1 Attorney Docket Number 108390-00050 Sheet of

U.S. PATENT DOCUMENTS							
Examiner Initials*	Cite No.1	Document Number	Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		US-					
		US-					
		US-					
		US-					
·		US-					
		US-					
		US-					
		US-					
		US-					
		US-					
		US-					
		US-				·	
		US-					
		US-					
		US-					
		US-					
		US-					
		US-					
		US-					
		US-					
-		US-				-	
		US-			-		

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	Foreign Patent Document	Country Code <sup>3</sup>	Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Τ°
		2002197268	JP	Α	07-12-2002	SAKURA BANK LTD		AB
	<u> </u>							<u> </u>
			1					<b></b>
			<del> </del>					<del> </del>
								<del>                                     </del>
								<u> </u>
	1			1				1

Examiner	Date	
Signature	Considered	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. \*Unique citation designation number. \*See attached Kinds of U.S. Patent Documents. \*Better Office that issued the document, by the two-letter code. \*For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. \*Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. \*Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.

PTO/SB/08b (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO				Complete if Known		
	INFORMATION	DISCL	OSURE	Application Number	10/617,701	
				Filing Date	July 14, 2003	
STATEMENT BY APPLICANT Form PTO/SB/08b				First Named Inventor	Moriyasu SUMI, et al.	
				Art Unit	3629	
				Examiner Name		
Sheet	1	of	1	Attorney Docket Number	108390-00050	

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²		
		Yasuyuki FUCHITA, Capital Market Quarterly, Nomura Institute of Capital Markets Research, Winter 2002, "Historical Changes of Money Flow and Direction of Financial Business – Need of Discipline in Variation", Vol. 5, No. 3, pages 2-11; English version of this document is also attached.	1		
		·			
,					

Date Examiner Signature Considered \*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code. <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>8</sup>Applicant is to place a check mark

here if English language translation is attached. AB indicates that only an English language abstract is attached.